



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

Serving Massachusetts, Maine,
New York & New Hampshire
Hours: Monday – Friday 9 am – 4 pm
www.dgandl.com

100 Cummings Center, Suite 225D
Beverly, Massachusetts 01915
TEL: (978) 921-2670
FAX: (978) 921-4870

December 15, 2020

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Benjamin P. Campo, Jr., Esq., as Special Administrator of the Estate of Robert A. Perkins
90 Bridge Street, Suite 100
Westbrook, ME 04092

Certified Article Number

9414 7266 9904 2150 8484 69

SENDER'S RECORD

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 7 Percy Lane, Wells, ME 04090
Loan Number: _____
Payment Due Date: May 17, 2012

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Celinek, the Mortgagee, Reverse Mortgage Funding, LLC, and the Owner/Investor, Reverse Mortgage Funding, LLC. pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default due to the death of Robert A. Perkins. This represents a breach of your Note and Mortgage in favor of Vertical Lend Inc. its successors and assigns (if MERs) dated March 16, 2007 and recorded in the York County Registry of Deeds in Book 15117, Page 257. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

EXHIBIT

I

Principal	\$234,094.92
Interest	\$17,463.32
MIP	\$6,450.90
Service Fees	\$3,848.35
Taxes	\$2,950.82
Insurance	\$6,297.00
Appraisals	\$1,125.00
Inspections	\$700.00
Preservation	\$31,059.05

TOTAL TO CURE DEFAULT: \$303,989.36

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$303,989.36 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Celink, Payment Processing, 3900 Capital City Boulevard, Lansing, MI 48906. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. To reach a person with authority to modify a mortgage loan, please contact Celink at 866-654-0020 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Reverse Mortgage Funding, LLC, the mortgage servicer, which is Celink or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Reverse Mortgage Funding, LLC. is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Celinek at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

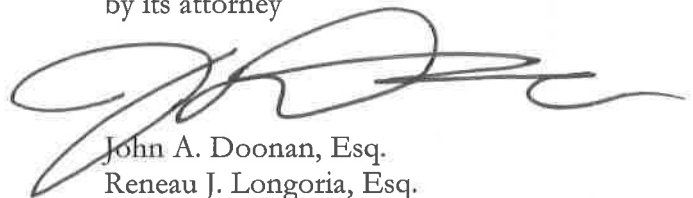
Celinek
Loss Mitigation Department/Loan Resolution
3900 Capital City Boulevard
Lansing, MI 48906
866-654-0020

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Celinek
Reverse Mortgage Funding, LLC

by its attorney



John A. Doonan, Esq.
Reneau J. Longoria, Esq.

JAD/RJL/MNK

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

24500.04

This listing is current as of **12/17/2019**.

Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY Phone: 207-626-4670 Toll Free: 800-452-4668 Fax: 207-626-4678 Email: mdrost@mainehousing.org Address: 353 Water Street AUGUSTA, Maine 04330-4665 Counseling Services: - Pre-purchase Counseling - Rental Housing Counseling Languages: - English Affiliation: Website: www.mainehousing.org Agency ID: 81227	
Agency Name: MAINE STATE HOUSING AUTHORITY Phone: 207-626-4670 Toll Free: Fax: Email: mdrost@mainehousing.org Address: 353 Water St Augusta, Maine 04330-6113 Counseling Services: - Pre-purchase Counseling - Rental Housing Counseling Languages: - English Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.mainehousing.org Agency ID: 84456	
Agency Name: PENQUIS COMMUNITY ACTION PROGRAM Phone: 207-974-2403 Toll Free: 888-424-0151 Fax: 207-973-3699 Email: hmassow@penquis.org Address: 262 Harlow Street BANGOR, Maine 04401-4952 Counseling Services: - Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: - English Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA Website: http://www.penquis.org Agency ID: 81649	
Agency Name: MIDCOAST MAINE COMMUNITY ACTION Phone: 207-442-7963-0114 Toll Free: 800-221-2221 Fax: 207-442-0122 Email: theresa.dow@mmcacorp.org Address: 34 Wing Farm Pkwy Bath, Maine 04530-1515 Counseling Services: - Financial Management/Budget Counseling - Rental Housing Counseling - Services for Homeless Counseling Languages: - English - Spanish Affiliation: Website: http://midcoastmainecommunityaction.org Agency ID: 80502	
Agency Name: COASTAL ENTERPRISES, INCORPORATED Phone: 207-504-5900 Toll Free: 877-340-2649 Fax: Email: jason.thomas@celmaine.org Address: 30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling
 - Services for Homeless Counseling

Languages: - English
 - Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.celmaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6545

Toll Free:

Fax: 207-866-6553

Email: accounting@fourdirectionsmaine.org

Address: 20 Godfrey Drive

ORONO, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Home Improvement and Rehabilitation Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: www.fourdirectionsmaine.org

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndigeronimo@avestahousing.org

Address: 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

Counseling Services: - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Rental Housing Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.avestahousing.org

Agency ID: 81144

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND

Phone: 866-232-9080

Toll Free: 866-232-9080

Fax: 866-921-5129

Email: counselinginfo@moneymanagement.org

Address: 477 Congress St

5th Floor

PORTLAND, Maine 04101-3427

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling

Languages: - English
 - Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.

Website: <http://www.moneymanagement.org>

Agency ID: 82632

Agency Name: PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY

Phone: 207-797-7890

Toll Free:

Fax:

Email: crwaganje@prosperityme.org

Address: 62 Elm St Ste 2

Portland, Maine 04101-3092

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages:

- English
- French
- Other
- Swahili

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://prosperityme.org/>

Agency ID: 80649

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.

Phone: 207-764-3721

Toll Free:

Fax:

Email: N/A

Address: 771 Main St

Presque Isle, Maine 04769-2201

Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

- English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://www.acap-me.org>

Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY

Phone: 207-459-2903

Toll Free:

Fax: 207-490-5026

Email: Meaghan.Arzberger@yccac.org

Address: 6 Spruce Street

SANFORD, Maine 04073-2917

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages:

- English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.yccac.org>

Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419

Toll Free:

Fax: 207-795-4069

Email: homequest@community-concepts.org

Address: 17 Market Sq

South Paris, Maine 04281-1533

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

- English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.community-concepts.org

Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 800-542-8227
Toll Free:
Fax:
Email: N/A
Address: 97 Water St
Waterville, Maine 04901-6339
Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: <http://www.kvcap.org>
Agency ID: 81685

WALZ
CERTIFIED
MAILER®

FROM

WALZ

FORM #45663 VERSION: E0119

U.S. Postal Service®
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

USPS® ARTICLE NUMBER

9414 7266 9904 2150 8484 69

Certified Mail Fee \$ 7.05
Return Receipt (Hardcopy) \$
Return Receipt (Electronic) \$
Certified Mail Restricted Delivery \$
Postage \$.65
Total Postage and Fees \$ 7.70

12/16/2020

Postmark
Here

Sent to:

Reference Information

CS/MK Robert A. Perkins
24500.04

PS Form 3800, Facsimile, July 2015

TEAR ALONG THIS LINE

Label #1 Benjamin P. Campo, Esq.
as Special Administrator for the Estate of
Robert A. Perkins
90 Bridge Street, Suite 10
Westbrook, ME 04092

Label #2 Benjamin P. Campo, Esq.
as Special Administrator for the Estate of
Robert A. Perkins
90 Bridge Street, Suite 10
Westbrook, ME 04092

Label #3 Benjamin P. Campo, Esq.
as Special Administrator for the Estate of
Robert A. Perkins
90 Bridge Street, Suite 10
Westbrook, ME 04092

FOLD AND TEAR THIS WAY → OPTIONAL

Label #5 (OPTIONAL)

Certified Article Number
9414 7266 9904 2150 8484 69
SENDER'S RECORD

Label #6 - Return Receipt Barcode (Sender's Record)



9590 9266 9904 2150 8484 62

Label #7 - Certified Mail Article Number

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL®



9414 7266 9904 2150 8484 69

FOLD AND TEAR THIS WAY →

FOLD AND TEAR THIS WAY →

Return Receipt (Form 3811) Barcode



9590 9266 9904 2150 8484 62

1. Article Addressed to:

Benjamin P. Campo, Esq.
as Special Administrator for the Estate of
Robert A. Perkins
90 Bridge Street, Suite 10
Westbrook, ME 04092

2. Certified Mail (Form 3800) Article Number

9414 7266 9904 2150 8484 69

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee
B. Received by (Printed Name) C. Date of Delivery
D. Is delivery address different from item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

3. Service Type:
☒ Certified Mail
☐ Certified Mail Restricted Delivery

Reference Information

CS/MK Robert A. Perkins
24500.04

PS Form 3811, Facsimile, July 2015

Domestic Return Receipt

Thank you for using Return Receipt Service

RETURN RECEIPT REQUESTED
USPS® MAIL CARRIER
DETACH ALONG PERFORATION

Thank you for using Return Receipt Service

Matthew Kelly

From: Nobody <nobody@informe.org>
Sent: Friday, December 18, 2020 12:56 PM
To: Matthew Kelly
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria LLC Owner of the mortgage: Reverse Mortgage Funding, LLC
What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Celink
3900 Capital City Boulevard
Lansing, MI 48906
866-654-0020

Consumer Information

Consumer First name: Benjamin
Consumer Middle Initial/Middle Name: P.
Consumer Last name: Campo, Jr., Esq., as Special Administrator of the Estate of Robert A. Perkins Consumer Suffix:
Property Address line 1: 7 Percy Lane
Property Address line 2:
Property Address line 3:
Property Address City/Town: Wells
Property Address State:
Property Address zip code: 04090
Property Address County: York

Notification Details

Date notice was mailed: 12/16/2020
Amount needed to cure the default: 303989.36 Consumer Address line 1: 90 Bridge Street, Suite 100 Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Westbrook
Consumer Address State: ME
Consumer Address zip code: 04092